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COMPLIANCE IS MANDATORY

Printable Format (PDF)

Subject: Employee Benefits

Responsible Office: Office of Human Capital Management

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Chapter 3 Long-Term Care Insurance (LTC)

3.1. References

- 3.1.1. 5 U.S.C. 9001-9008, Long-Term Care Insurance.
- 3.1.2. 5 CFR Part 875, Federal Long-Term Care Insurance Program.
- •3.1.3. 26 U.S.C. 125, Cafeteria Plans.

3.2. Responsibility

The NASA Center Directors and the Inspector General are responsible for the following at their respective Centers in accordance with the appropriate references:

- a. Ensure that employees are made aware of the opportunity to procure LTC Insurance in accordance with the provisions of 5 CFR Part 875:
- b. Ensure that all information provided by the Office of Personnel Management (OPM) and/or the insurance underwriters is distributed to employees;
- c. Ensure that employees are aware of those family members who are eligible for coverage;
- d. Inform employees that they must enroll in accordance with the time-period as regulated by OPM. New or newly eligible Federal employees, members of the uniformed services, and their eligible family members will be able to apply for the program using the abbreviated application within 60 days of becoming eligible. After that time, they can still apply, but will have to use the full underwriting application.

3.3. Definition of Long-Term Care Coverage

Long-term care coverage will provide employees and/or eligible family members with the kind of care needed to help perform daily activities for an ongoing illness or disability. It also includes the kind of medical care for an illness or injury that will require care and assistance beyond what is covered under a Federal employee's health insurance plan (typically after the first 90 days of illness/injury onset). It is intended to provide assistance with activities of daily living such as eating, bathing, dressing, transferring from a bed to a chair, using the bathroom, and remaining continent. There are a variety of options available to customize the policy.

3.4. Definition of Qualified Enrollee

LTC is applicable to Federal civil service employees and members of the uniformed services (including employees of the U. S. Postal Service and the Tennessee Valley Authority), Federal annuitants, surviving spouses of deceased Federal or Postal employees or annuitants who are receiving a Federal survivor annuity, individuals receiving compensation from the Department of Labor who are separated from Federal service, members or former members of the uniformed services entitled to retired or retainer pay, and retired military reservists at the time they qualify for

an annuity, current spouses of employees or annuitants (including surviving spouses of members and retired members of the uniformed services who are receiving a survivor annuity), adult children who are at least 18 years old, (including adopted children and stepchildren) of living employees and annuitants, parents, parents-in-law and stepparents of living employees (but not of annuitants).

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